

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA
Richmond Division**

In re:
Reginald D. Hunley

Case No. 16-33446-KLP

Debtor(s)

Chapter 13

11402 Dunbrook Rd. Apt 202
N. Chesterfield, VA 23235

AFFIDAVIT of Reginald D. Hunley

BEFORE ME, the undersigned authority, personally appeared Reginald D. Hunley, known to me, and upon their oath stated as follows:

1. My name is Reginald D. Hunley, I am above the age of 18 years and competent to make this affidavit. I have personal knowledge of the facts set forth in this affidavit.

2. I am the Debtor in the present bankruptcy case.

3. I reside at 11402 Dunbrook Rd. Apt 202 N. Chesterfield, VA 23235.

4. Prior to this case, I was involved in a previous case.

a. The immediate dismissed case, case no. 14-73076 was filed on 11/22/2014 in Georgia. This case was confirmed on 3/12/2015 and on 5/13/2016 the Trustee moved to have the case dismissed for default in making the plan payments:

b. I let my case in Georgia dismiss with the intention to file a Chapter 7 bankruptcy here in Virginia.

c. Between the dismissal of my previous case and preparing to file the new Chapter 7 case my vehicle was repossessed.

d. In order to pay the arrears and ensure return of my vehicle I was advised to re-file a Chapter 13.

5. I believe that the lower Chapter 13 plan payment along with the stability in my income will enable me to successfully complete this bankruptcy case.

6. I have listed all of my assets and all of my debts and have fully and accurately disclosed all of my income and expenses in the Schedules in this case.

7. I owe the following debts:

a. Secured Creditors: \$279,020.00

b. \$273,020.00 These are home mortgage loans for real estate

- c. An unknown amount (waiting for proof of claim) for furniture which will be paid through the plan
- d. \$5,200.00 Car Loans of which \$3,000 are being paid through the plan with an interest rate of 4.25%
- e. \$800.00 RNR Wheels & Tires which will be paid through the plan
- f. Priority Creditors: \$5,000.00 IRS for federal income taxes.
- g. A 3.56% dividend to the unsecured non priority creditors which debt is \$19,713.00

9. My plan pays \$300.00 per month, which is all of my disposable income, to the Trustee for 55 months for a total to be paid in of \$16,500.00

10. I desire to use the bankruptcy system to obtain a fresh start and have not been attempting to evade my responsibilities or delay my creditors' attempts to collect. The purpose of my bankruptcy filing is to re-pay my creditors the amount I can afford, and to obtain a discharge of my indebtedness.

11. My employment and income is consistent and is likely to remain so during my case. My expenses are not likely to change substantially. My income leads me to believe I will be able to make my payments to the Trustee.

Further Affiant sayeth not.

WITNESS the following signature and seal this 25th day of July 2016

/s/ Reginald D. Hunley (seal)
Reginald D. Hunley

CERTIFICATE OF ACKNOWLEDGMENT:

Commonwealth of Virginia,

City/County of Chesterfield, to wit:

The foregoing instrument was acknowledged before me this 25th day of July, 2016, by Reginald D. Hunley

My Commission Expires: 1/31/2017
My Registration No. is: 7552110

/s/ Chade' M. Simmons
Notary Public

